

Office of Thrift Supervision

Department of the Treasury

Midwest Region

225 East John Carpenter Freeway, Suite 500, Irving, TX 75062-2326 • Telephone: (972) 277-9500 P.O. Bux 619027, Dallas/Fort Worth, TX 75261-9027 • Fax: (972) 277-9501

December 3, 2001

OTS No. 15205

Board of Directors Farm Bureau Bank, FSB 2165 Green Vista Drive, Suite 204 Sparks, Nevada 89431

Members of the Board:

Our most recent safety and soundness examination indicated that Farm Bureau Bank, FSB has complied with the Supervisory Agreement dated December 8, 2000 (Agreement). We believe management and the board have rectified the concerns that led to the Agreement sufficiently to warrant its termination. Therefore, by this letter the Agreement is hereby terminated.

Please call Assistant Director Robert Brick at (972) 277-9545 if you have any questions regarding this matter.

Sincerely,

AND

Duane H. Thorkildsen Regional Deputy Director

cc: Larry J. Lanie, President & CEO

Farm Bureau Bank, FSB

bcc: J. Bengston

R. Brick

J. Boggs

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